

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Jean M Zissler**

Case No.:

**17-34744**

Judge:

**Hon. Christine M. Gravelle, USBJ**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original  
☐ Motions Included

☒ Modified/Notice Required  
☐ Modified/No Notice Required

Date: **12/8/2017**

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney **JMG**

Initial Debtor: **JMZ**

Initial Co-Debtor

### Part 1: Payment and Length of Plan

- a. The debtor shall pay 1,000.00 Monthly to the Chapter 13 Trustee, starting on January 1, 2018 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|----------|------------------|-------------------|
| None     |                  |                   |

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|------------------|--------------|-------------------|
|----------|------------------|--------------|-------------------|

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|-----------------------------------------|----------------------------------------|
|----------|----------------------------|-----------|----------------------------|-----------------------------------------|----------------------------------------|

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|-----------------------------------------|----------------------------------------|
|----------|----------------------------|-----------|----------------------------|-----------------------------------------|----------------------------------------|

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|------------------------------------------------------------------|
|------------------|------------|---------------|-----------------|------------------------------------------------------------------|

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to Be Paid |
|----------|------------|----------------|------------------------|----------------|------------------------------------------|----------------------|-------------------------|
|----------|------------|----------------|------------------------|----------------|------------------------------------------|----------------------|-------------------------|

**-NONE-**

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor                                           | Collateral to be Surrendered                             | Value of Surrendered Collateral | Remaining Unsecured Debt                                                       |
|----------------------------------------------------|----------------------------------------------------------|---------------------------------|--------------------------------------------------------------------------------|
| Central Loan Admin & R/Ally Bank<br>(Claim No. 11) | 272 Newman Street Metuchen, NJ<br>08840 Middlesex County | 200,000.00                      | 0.00<br>Surrender in full<br>satisfaction pursuant to<br>11 USC §1325(a)(5)(C) |
| Nationstar Mortgage LLC<br>(Claim No. 8)           | 272 Newman Street Metuchen, NJ<br>08840 Middlesex County | 200,000.00                      | 0.00<br>Surrender in full<br>satisfaction pursuant to<br>11 USC §1325(a)(5)(C) |
| Wells Fargo Bank Nv Na<br>(Claim No. 1)            | 272 Newman Street Metuchen, NJ<br>08840 Middlesex County | 200,000.00                      | 0.00<br>Surrender in full<br>satisfaction pursuant to<br>11 USC §1325(a)(5)(C) |
| Wells Fargo Bank Nv Na<br>(Claim No. 2)            | 272 Newman Street Metuchen, NJ<br>08840 Middlesex County | 200,000.00                      | 0.00<br>Surrender in full<br>satisfaction pursuant to<br>11 USC §1325(a)(5)(C) |

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

| Creditor | Collateral | Total Amount to be Paid through the Plan |
|----------|------------|------------------------------------------|
|----------|------------|------------------------------------------|

**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

| Creditor                                 | Basis for Separate Classification                                                                                | Treatment                                                           | Amount to be Paid |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|-------------------|
| U.S. Dept. of Education<br>(Claim No. 3) | Non-dischargeable educational loan<br>Debtor is co-borrower guarantor<br>only for loan being paid by<br>borrower | Outside Plan - Paid by<br>co-borrower<br>No payment through<br>Plan | 0.00              |
| Sallie Mae Bank<br>(Claim No. 4)         | Non-dischargeable educational loan<br>Debtor is co-borrower guarantor<br>only for loan being paid by<br>borrower | Outside Plan - Paid by<br>co-borrower<br>No payment through<br>Plan | 0.00              |
| Sallie Mae Bank<br>(Claim No. 5)         | Non-dischargeable educational loan<br>Debtor is co-borrower guarantor<br>only for loan being paid by<br>borrower | Outside Plan - Paid by<br>co-borrower<br>No payment through<br>Plan | 0.00              |
| Sallie Mae Bank<br>(Claim No. 6)         | Non-dischargeable educational loan<br>Debtor is co-borrower guarantor<br>only for loan being paid by<br>borrower | Outside Plan - Paid by<br>co-borrower<br>No payment through<br>Plan | 0.00              |
| SLM Bank<br>(Claim No. 12)               | Non-dischargeable educational loan<br>Debtor is co-borrower guarantor<br>only for loan being paid by<br>borrower | Outside Plan - Paid by<br>co-borrower<br>No payment through<br>Plan | 0.00              |
| SLM Bank<br>(Claim No. 13)               | Non-dischargeable educational loan<br>Debtor is co-borrower guarantor<br>only for loan being paid by<br>borrower | Outside Plan - Paid by<br>co-borrower<br>No payment through<br>Plan | 0.00              |
| SLM Bank<br>(Claim No. 14)               | Non-dischargeable educational loan<br>Debtor is co-borrower guarantor<br>only for loan being paid by<br>borrower | Outside Plan - Paid by<br>co-borrower<br>No payment through<br>Plan | 0.00              |
| SLM Bank<br>(Claim No. 15)               | Non-dischargeable educational loan<br>Debtor is co-borrower guarantor<br>only for loan being paid by<br>borrower | Outside Plan - Paid by<br>co-borrower<br>No payment through<br>Plan | 0.00              |
| SLM Bank<br>(Claim No. 16)               | Non-dischargeable educational loan<br>Debtor is co-borrower guarantor<br>only for loan being paid by<br>borrower | Outside Plan - Paid by<br>co-borrower<br>No payment through<br>Plan | 0.00              |
| Navient PC Trust<br>(Claim No. 17)       | Non-dischargeable educational loan<br>Debtor is co-borrower guarantor<br>only for loan being paid by<br>borrower | Outside Plan - Paid by<br>co-borrower<br>No payment through<br>Plan | 0.00              |

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|

**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---------------------------------------------|------------------------------|
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---------------------------------------------|------------------------------|

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--------------------------------------------|-----------------------------------------|
|----------|------------|----------------|------------------------|----------------|--------------------------------------------|-----------------------------------------|

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|----------------------------------------|
|----------|------------|----------------|------------------------|-----------------------------|----------------------------------------|

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/19/2017.

Explain below **why** the plan is being modified:

Based on the filed proofs of claim for mortgages on current residence. Debtor has determined that due to mortgage obligations, retaining property is not feasible.

Explain below **how** the plan is being modified:

Surrender property at 272 Newman Street, Metchen, NJ 08840 pursuant to 11 USC §1325(a)(5)(C). Modified Plan proposes 100% dividend to general unsecured allowed claims (\$32,807.59) and non-dischargeable education loans/claims to be treated outside plan

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date June 22, 2018

/s/ Justin M. Gillman, Esq.

Justin M. Gillman, Esq.

Attorney for the Debtor

Date: June 22, 2018

/s/ Jean M Zissler

Jean M Zissler

Debtor

Date: \_\_\_\_\_

Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date June 22, 2018

/s/ Justin M. Gillman, Esq.

Justin M. Gillman, Esq.

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: June 22, 2018

/s/ Jean M Zissler

Jean M Zissler

Debtor

Date: \_\_\_\_\_

Joint Debtor



**Certificate of Notice Page 9 of 11**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jean M Zissler  
 Debtor

Case No. 17-34744-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 74

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db +Jean M Zissler, 272 Newman Street, Metuchen, NJ 08840-2644  
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper, Stern, Lavinthal & Frankenberg, LLC,  
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
 517322874 +Ally Bank, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430  
 517219400 +Amex, 9111 Duke Blvd, Mason, OH 45040-8999  
 517219399 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 517219402 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 517219403 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
 517219405 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  
 517219417 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Childrens Place/Citicorp Credit Services,  
 Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195)  
 517219413 +Cnna, Po Box 6189, Sioux Falls, SD 57117-6189  
 517219416 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 517219415 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 517219418 +Childrens Place/Citicorp Credit Services, Po Box 6497, Sioux Falls, SD 57117-6497  
 517219420 +Citibank/Sears, Po Box 6283, Sioux Falls, SD 57117-6283  
 517219419 +Citibank/Sears, Citicorp Credit Services/Attn: Centraliz, Po Bopx 790040,  
 Saint Louis, MO 63179-0040  
 517219422 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
 517219421 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 517219426 +Comenity Bank/Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411  
 517219429 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517219430 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517219431 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
 517219439 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)  
 517219438 +Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd,  
 Coppell, TX 75019-4620  
 517315012 +Nationstar Mortgage LLC. DBA Mr.Cooper, P.O. Box 619096, Dallas, TX 75261-9096  
 517219449 +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360  
 517219452 +Navient, Po Box 3229, Wilmington, DE 19804-0229  
 517219460 +Ocwen Loan Servicing, 3451 Hammond Ave, Waterloo, IA 50702-5345  
 517219463 Quest Diagnostic, Inc., P.O. Box 740698, Cincinnati, OH 45274-0698  
 517219462 Quest Diagnostic, Inc., P.O. Box 7406985, Cincinnati, OH 45274-0698  
 517219464 +Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985  
 517219476 +Target, Po Box 673, Minneapolis, MN 55440-0673  
 517219475 +Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
 517219477 Td Bank N.a., Bank Card Center, Cherry Hill, NJ 08034  
 517219478 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
 517260837 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,  
 Harrisburg, PA 17106-9184  
 517219483 +WFFNB/Bobs Discount Furniture, Po Box 10438, Des Moines, IA 50306-0438  
 517219484 +WFFNB/Bobs Discount Furniture, Po Box 94498, Las Vegas, NV 89193-4498  
 517219480 +Wells Fargo Bank Card, Po Box 14517, Des Moines, IA 50306-3517  
 517219479 +Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438  
 517219481 +Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557  
 517285994 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438  
 517247166 Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus X2303-01A,  
 Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2018 22:26:36 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 13 2018 22:26:34 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517219398 +E-mail/Text: backoffice@affirm.com Jul 13 2018 22:27:06 Affirm Inc, 633 Folsom St Fl 7,  
 San Francisco, CA 94107-3618  
 517219409 E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Jul 13 2018 22:23:07 Capital One,  
 15000 Capital One Dr, Richmond, VA 23238  
 517219407 +E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Jul 13 2018 22:22:48 Capital One,  
 Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
 517219411 +E-mail/Text: bkr@cardworks.com Jul 13 2018 22:26:13 Cardworks/CW Nexus, Attn: Bankruptcy,  
 Po Box 9201, Old Bethpage, NY 11804-9001  
 517219412 +E-mail/Text: bkr@cardworks.com Jul 13 2018 22:26:13 Cardworks/CW Nexus, Pob 9201,  
 Old Bethpage, NY 11804-9001  
 517219414 +E-mail/Text: kzoepfel@credit-control.com Jul 13 2018 22:26:37 Central Loan Admin & R,  
 425 Phillips Blvd, Ewing, NJ 08618-1430  
 517219423 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2018 22:26:29 Comenity Bank/Lane Bryant,  
 Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 74

Date Rcvd: Jul 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517219424 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2018 22:26:29 Comenity Bank/Lane Bryant,  
Po Box 182789, Columbus, OH 43218-2789  
517219425 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2018 22:26:29 Comenity Bank/Mandeas,  
Po Box 182125, Columbus, OH 43218-2125  
517219427 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2018 22:26:29  
Comenity Bank/New York & Co, Po Box 182125, Columbus, OH 43218-2125  
517219428 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2018 22:26:29  
Comenity Bank/New York & Co, 220 W Schrock Rd, Westerville, OH 43081-2873  
517219436 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 13 2018 22:26:18 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
517219437 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 13 2018 22:26:18 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
517334829 E-mail/Text: bkr@cardworks.com Jul 13 2018 22:26:13 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
517321293 +E-mail/Text: bankruptcydpt@mcmg.com Jul 13 2018 22:26:34 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517219440 +E-mail/PDF: pa\_dc\_claims@navient.com Jul 13 2018 22:22:49 Navient, Attn: Claims Dept,  
Po Box 9500, Wilkes-Barr, PA 18773-9500  
517324694 E-mail/PDF: pa\_dc\_claims@navient.com Jul 13 2018 22:23:08 Navient PC Trust c/o,  
Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640  
517219458 +Fax: 407-737-5634 Jul 13 2018 22:53:02 Ocwen Loan Servicing, Attn: Research/Bankruptcy,  
1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493  
517219459 +Fax: 407-737-5634 Jul 13 2018 22:53:02 Ocwen Loan Servicing, Attn: Research Dept,  
1661 Worthington R Ste 100, West Palm Beach, FL 33409-6493  
517335150 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 13 2018 22:22:57  
Portfolio Recovery Associates, LLC, c/o Ameriprise, POB 41067, Norfolk VA 23541  
517324641 E-mail/PDF: pa\_dc\_claims@navient.com Jul 13 2018 22:22:49 SLM Bank c/o,  
Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640  
517280860 E-mail/Text: ebn\_bkrt\_forms@salliemae.com Jul 13 2018 22:26:54 Sallie Mae, P.O. Box 3319,  
Wilmington, DE 19804-4319  
517219466 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2018 22:22:48 Synch/Toys 'R' Us,  
Po Box 965005, Orlando, FL 32896-5005  
517219465 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2018 22:22:57 Synch/Toys 'R' Us,  
Po Box 965064, Orlando, FL 32896-5064  
517219467 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2018 22:22:48 Synchrony Bank/ JC Penneys,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
517219468 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2018 22:23:06 Synchrony Bank/ JC Penneys,  
Po Box 965007, Orlando, FL 32896-5007  
517219469 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2018 22:23:06 Synchrony Bank/ Old Navy,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
517219470 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2018 22:22:57 Synchrony Bank/ Old Navy,  
Po Box 965005, Orlando, FL 32896-5005  
517219471 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2018 22:23:06 Synchrony Bank/Care Credit,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
517219472 +E-mail/PDF: gecsedirecoverycorp.com Jul 13 2018 22:23:07 Synchrony Bank/Care Credit,  
C/o Po Box 965036, Orlando, FL 32896-0001

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517219404\* +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
517219406\* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  
517219410\* +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
517219408\* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
517219432\* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
517219433\* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
517219434\* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
517219435\* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
517219455\* +Navient, Po Box 3229, Wilmington, DE 19804-0229  
517219456\* +Navient, Po Box 3229, Wilmington, DE 19804-0229  
517219443\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500  
517219446\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500  
517219447\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500  
517219441\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500  
517219442\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500  
517219444\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500  
517219445\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500  
517219448\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500  
517219450\* +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360  
517219451\* +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360  
517219453\* +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360  
517219454\* +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360  
517219457\* +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360  
517219461\* +Ocwen Loan Servicing, 3451 Hammond Ave, Waterloo, IA 50702-5345  
517219473\* +Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
517219474\* +Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005  
517219482\* +Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 74

Date Rcvd: Jul 13, 2018

517219401 ##+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, \* 27, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 12, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Ally Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
cmecf@sternlav.com  
Justin M Gillman on behalf of Debtor Jean M Zissler abgillman@optonline.net,  
r47252@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor Ally Bank rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 8